(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No, Sir.

(b) Does not arise.

(c) The Terms of Reference of the Sixth Pay Commission, *inter-alia* provide for the commission to examine desirability and the need to sanction any interim relief till the time the recommendations of the Commission are made and accepted by the Government.

Implementation of Law by Customs

1546. DR. K. MALAISAMY:
SHRI S.ANBALAGAN:

Will the Minister of FINANCE be pleased to state:

(a) whether there is any means to ascertain formally or informally the correct position or interpretation of law in case of doubt by the Field Officers, Customs in implementing the law concerned;

(b) whether such means are fast and easily accessible;

(c) whether the opinions are bindings and offending the discretion of the implementing authority concerned; and

(d) whether there is a periodical brush up and renewal of correct position of Law on intricate matters to all officers concerned in implementation or enforcement?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Yes, Sir. Government is maintaining an updated website, containing all the legal and procedural information required by field officers of customs to ascertain the correct position of law as well as interpretation of law. This website is instantly and easily accessible. In case of individual doubts requiring clarification field formations make a reference to the Government and on examination of issue involved, suitable instructions are issued.

(c) and (d) The Government issues instructions from time to time for the purpose of uniformity in assessment of customs duty as well as procedures. The circulars containing such instructions on various issues are binding in the field formations. No opinions are, however, given in **a** case under adjudication, which ensures that the discretion of adjudicating authorities are not encroached upon.

Revenue loss on SEZ development

1547. SHRI TAPAN KUMAR SEN: Will the Minister of FINANCE be pleased to state:

(a) whether National Institute of Public Finance and Policy has given any projection about revenue loss on SEZ development for the period 2005-06;

(b) if so, the projection of revenue loss from 2005-06 onwards, year-wise; and

(c) the number of SEZs based on which the above projection has been made, year-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No, Sir. The National Institute of Public Finance and Policy has not given any year-wise projection about revenue loss on SEZ development.

(b) and (c) Do not arise.

Raising of interest rate on housing loans

1548. SHRI V. NARAYANASAMY: Will the Minister of FINANCE be pleased to state whether it is a fact that the even after instruction given by him not to raise interest rate on housing loan, some of the banks have not followed the guidelines and increasing the interest rate causing hardship to the beneficiaries?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): Interest rates on bank loans including home loan are deregulated. However, the Public Sector Banks were advised to